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MEDICAL ECONOMICS

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"The Business Magazine of the Medical Profession"



"Game called on account of Sickness."

Vol. II.

AUGUST, 1925

No. 11

"What Does the Doctor Earn?"

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MEDICAL ECONOMICS

The Business Magazine of the Medical Profession

H. Sheridan Baketel, A.M., M. D., Editor



Vol. II	Contents for August, 1925	No. 11
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GAME CALLED ON ACCOUNT OF SICKNESS . . . Front Cover
Sketch by A. Holbrook

WHAT DOES THE DOCTOR EARN? . . . Page 7
G. A. Davis, M.D., Elmer, N. J.

SCIENCE AND COLD CASH . . . Page 11
M. J. Breuer, M.D., Lincoln, Neb.

THE DOCTOR AND HIS INVESTMENTS . . . Page 14
Malcolm L. Hadden, New York

PRESCRIBING HEALTH . . . Page 18
C. Ward Crampton, M.D., New York

THE CHIROPRACTIC FRAUD . . . Page 22
Robert F. Hester, Greenville, S. C.

EDITORIAL . . . Page 24

SMOOTHERING THE CULT . . . Page 26
William L. Gould, M.D., Albany, N. Y.

THE ARTS AS FOR RECREATIONS FOR THE
PHYSICIAN . . . Page 27
J. Walker Harrington, Tappan, N. Y.

SAFEGUARDING PRINCIPLE AND INTEREST . . . Page 30
Leopold A. Chambliss, Newark, N. J.

FINANCIAL DEPARTMENT . . . Page 32

CURRENT LITERATURE FOR INVESTORS . . . Page 36

THIS MONTH'S FREE LITERATURE . . . Page 38

TOURS AND CRUISES . . . Page 48

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Rutherford, New Jersey

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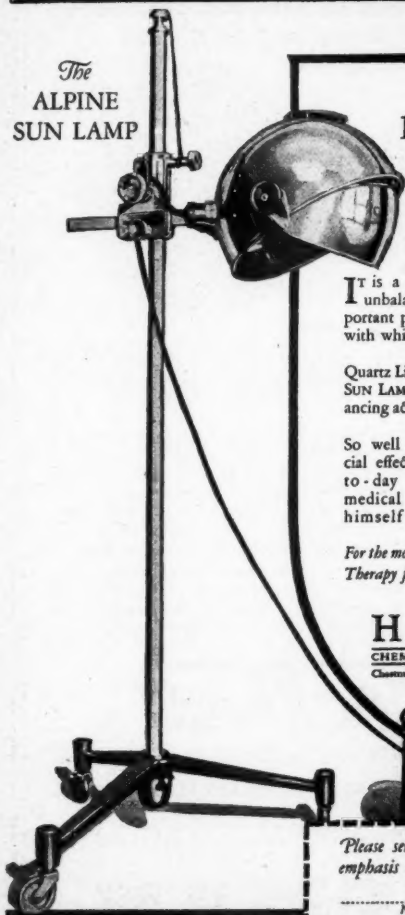
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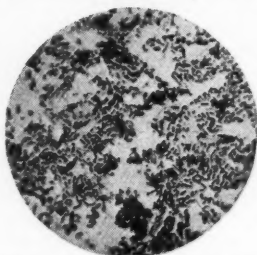
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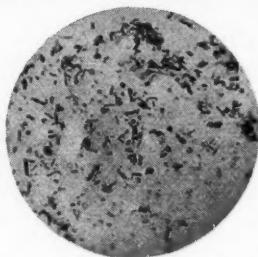
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MEDICAL ECONOMICS

The Business Magazine of the Medical Profession

Rutherford, New Jersey

Vol. II---No. 11

August, 1925



What Does the Doctor Earn?

G. A. Davies, M. D.

Elmer, N. J.

Much truth is compressed in short space in this article. After all is said and done, common sense should be the guide of the physician. Too often we permit ourselves to be deluded by false doctrine.

NOT long ago I heard the late William J. Bryan, in an address over the radio, ask: "What did the discoverer of diphtheria antitoxin *earn*? What did the discoverer of the x-ray *earn*? Can we compute it?"

Dr. Valentine Mott is credited with having advised his students: "When you enter practice, provide a large receptacle for the ingratitude you will receive and a very small one for your compensation."

It does not require many years for the young physician to realize the wisdom of that advice.

A doctor once called on his grocer to make a purchase. While wrapping up the goods the proprietor asked: "Doctor, how is the Widow Jones (or it may have been Murphy) getting along?" "Still very sick," replied the doctor. "Too bad and several little kids to feed," sighed the grocer. "Say,

doctor, you don't intend to charge anything for your services do you? You know she's very poor."

"No, of course not," responded the physician, starting for the door.

"Oh, by the way," said the doctor, "I wish you would send these groceries over to the Widow;" (mentioning several items). "All right; send them right up. Thank you, doctor. Charge them to you, of course?" "Of course not," answered the doctor. "You wouldn't charge for them, would you? This is your contribution, just as I am doing my part. Such service is *expected* of doctors; why not of others?"

Let us hope the goods were donated ungrudgingly.

Not long ago a property was purchased for \$60,000. The agent who sold the property received \$6,000 as his commission. All who discussed

the transaction commended the agent for the ability to obtain such a fee for his services.

Can you convince the average layman that it is *ever* worth \$6,000 to save a life?

Have you ever had a patient say that he was "robbed" when he paid \$150 for a life-saving operation?

Some time ago I reduced a Colles fracture for a man insured under the State Compensation Law. My fee of \$15 I considered very reasonable. The manager of the insurance carrier wrote me that "Doctors in Philadelphia set such cases for five dollars." Had the result been a deformity, requiring further surgical treatment, the insurance people would have been required to pay much more than the fee asked.

Is it not time for our "noble," but "easy" profession to act?

Is it not action in the wrong direction to pass a hospital resolution placing the maximum operative fee at \$1,000, regardless of the patient's wealth? I understand this was adopted at a prominent university hospital. The multi-millionaire is expected to pay thousands, even millions, more income tax than the average executive; yet each would doubtless be charged \$1,000 for a major operation at the above hospital.

A British medical society passed a resolution not very long ago to *expel* any member found guilty of bringing suit against a patient to collect a bill. Much has been said and done by the medical societies to protect the patient, but much remains to be done to protect the doctor.

Many people think a medical meeting is for the purpose of raising fees, discussing methods of collecting, lowering "overhead," etc. We must not blame the funny man

of the joke book for giving us "hot shots," nor the monologist of vaudeville for "pulling a laugh" at our expense, if we insist that it is impossible for a surgeon, regardless of skill or reputation, to earn over \$1,000 for a major operation.

One singer of note asks \$2,000 for a single concert and, I am told several have received much more.

If it is worth \$50,000 or \$100,000 for a lawyer to save a wealthy criminal from the electric chair, what does a doctor *earn* who saves the life of a wealthy and valued member of society?

To put it bluntly. If an undertaker charges \$250 or \$1,000 for a funeral, what would the doctor have *earned* had he saved that life?

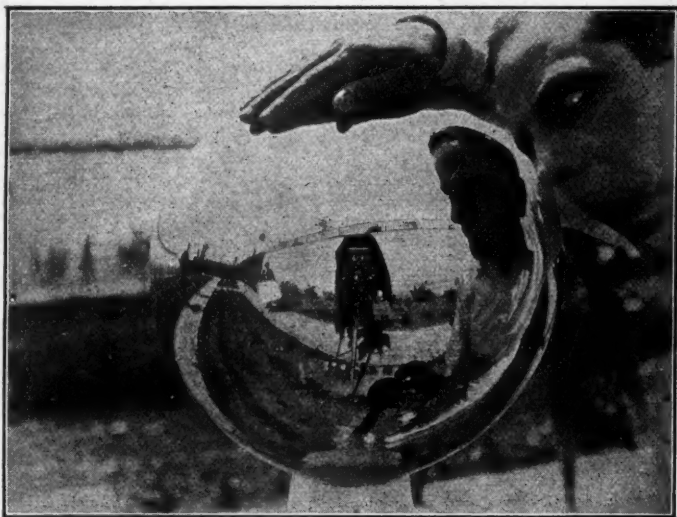
What has determined this difference in values? Custom.

We are told that human life is the most precious thing on earth. Judging from the amounts sued for in malpractice suits, it must be very valuable. Did you ever collect as much for an excellent result in treatment of a fractured leg as the owner of that leg would demand from you, had it come out "crooked?"

It has been said that MEDICAL ECONOMICS is making the doctor "too commercial." This is bad news to the dead beat, for he only pays his bills when commercial methods force him to do so. If this little journal does nothing more than make the doctor more commercial, it is to be commended.

Shortly after the war, when the merchants throughout the United States were getting "too commercial," and physicians were paying two or three times as much as formerly for shoes, clothes and other necessities, our County Society held a business meeting. Fees were advanced to meet the general advance in drugs, supplies, gasoline, etc. I did not hear of a single intelligent

This Crystal Foretells the Future, But it Gives One that "Morning After" Feeling



This unusual freak picture is itself a mirror of what is happening. In the crystal you see the photographer and his assistant using a mirror-shield to eliminate reflection. The "Crystal Gazer" is Antonio Moreno and he sees himself as he wouldn't want to be seen and luckily, as few will. One look into the future as foretold by the crystal and Antonio shattered the crystal.

K & H Photos

patient censuring the Society for its action.

"But the sick man must be taken care of," said a lady, on being told how physicians are often imposed upon by dead beats. Yes, the poor must eat (the D. B. usually has a good appetite also), but can either class eat one meal at a hotel and walk out without paying for it?

An attorney once told me that a lawyer, unable to collect his fee, regards it as a disgrace. How many physicians are in "disgrace," looking at it from that angle. Yes, the sick must be taken care of and the dead beat should be "taken care of" when he tries to "work" the over-worked doctor; precisely as

he is taken care of by business men.

A prominent physicians' and surgeons' supply company, whose enormous growth has been largely due to professional patronage, advises the pliable public to "try the drug store first." This slogan must certainly lead to increased counter prescribing and drug store minor surgery.

Until quite recently any notary public in New Jersey could draw up deeds and certain other legal papers. Through the efforts of one man, a lawyer friend, there is now on the statutes a law prohibiting such documents to be drawn up by any but legal practitioners. If one man can put through such a bill, the

concentrated efforts of County and State medical societies can also stop many abuses we now put up with.

Custom has it that it costs more to bury a man than to save his life. Indifference on the part of the profession at large, and the medical societies, encourages the insurance companies in some States to put through laws fixing the doctor's fee for him, in industrial accident cases. The physician is apparently, at times, merely a necessary evil like the mouse trap; badly wanted when wanted, but little thought about after the need has passed.

Much has been done in New Jersey by the Welfare Committee of the State Society, Dr. Wells P. Eagleton, chairman, toward obtaining a square deal for the physician in industrial accident cases and other matters. The man attending an industrial case is still liable to considerable annoyance at times, if his bill exceeds \$50 for the entire treatment.

Formerly a time limit of twenty-eight days treatment was placed by law. For example, the doctor could claim a fee for four weeks treatment of a fractured leg or other injury; after which period he was "out of luck" so far as his remuneration was concerned.

I mention this to show that relief is possible, provided the profession is interested in their own, as well as their patients', welfare.

It is time the medical profession recovered from "sleeping sickness." We must not hold fast to the idea that it is "unethical" to maintain, by legislation or otherwise, our common rights.

We simply cannot let things slide, or we shall find ourselves enjoying the same respect afforded the peanut vender. Laws governing guests in hotels should apply to patients in hospitals and to the doctor's clientele; but nobody will frame protective legislation for the medical men while they themselves are apathetic. It is up to each physician to take an active part in the County and State Society, and "start something." I hope no reader gets the impression, from my remarks, that I disparage true charity. The poor should have just as careful attention as the more fortunate and I am sure the majority of physicians and surgeons take pleasure in doing their best for them. Charity cases constitute an economic problem, which, I trust, may sometime be solved without placing the entire burden upon the doctor, willing though he is to do his full share.

The Passionate Medico to His Love

Ah, honeyed, honeyed heart, blood
sugar free,

Beat close on mine in murmurless
rhythm tuned!

Ah, septic, septic kiss with ecstasy
From streptococci viridans immun-
ed!

Through portals alkaline and ton-
siless

Let me feel cool the motion of
thy breath,

Or swoon anaesthetized 'bove thy
caress!

Thy vaso-motors would suffuse
pale Death!

Press close that I may feel thy
blood's soft urge

With pressure low and haemoglo-
bin right,

Whose polymorphonuclears emerge
In true accord with every leuco-
cyte.

Then let me stroke thy dark hair's
glory, seborrhea free,

With every ductless gland attuned
harmoniously,—*Life*.

Science and Cold Cash

Miles J. Breuer, M. A., M. D., F. A. C. P.
Lincoln, Neb.

The successful physician as diagnosed by Dr. Breuer, is the man who "knows his stuff" and at the same time possesses good business acumen. He well says, that "business methods will not carry a physician far unless he work in a thoroughly scientific manner." These are words of wisdom.

EVERY now and then some solicitous friend gets after me. "You are too scientific," he says. "You ought to pay more attention to making money."

There is the implication that being scientific and making money are incompatible. The scientific man is supposed to be foolish and helpless and poor. I believe that, unless one is thoroughly equipped with an education in the technic of refined highway robbery, being thoroughly scientific is the only way to make money in the practice of medicine.

I wish to demonstrate in this article the soundness of my belief.

There is a great deal to be said in favor of constant, hard study in the effort to be scientific, on the grounds of duty and morality, as well as on those of keen interest in the scientific part of practice. But those viewpoints do not enter into this discussion.

Thorough scientific qualification is a plain, practical, everyday necessity; it is the first requirement in the making of money. In order to *earn* the money, one needs the science; thereafter, it is up to one's business ability to collect it. Business ability will never make up for the lack of scientific ability.

The public is becoming educated today to demand a scientific attitude on the part of the physician. With the development of transportation, if people do not get what they want at home, they go elsewhere. The talk about the decline of the "family doctor" is a big joke; but the decline of the old, slipshod, long-whiskered, unscientific bluffer, is an accurate reality.

Let us analyze the matter of making money in medicine. Omitting the consideration of being clever enough to get money without earning it, the only way to make money out of a practice is to create a large number of satisfied patients. A patient who is satisfied with your services will pay you a good fee, and send you others who will do the same. In order to satisfy patients, it is necessary either to

1. Help them out of the trouble for which they came to you; or

2. Help them make an adjustment to such trouble as cannot be relieved; or

3. Convince them to their own satisfaction that no help is possible.

It will be self-evident that the keynote to everything is an accurate knowledge of what is the matter with the patient; in other words DIAGNOSIS. In order to

satisfy patients, the physician's diagnosis must be correct.

We all know that treatment is relatively a straightforward and mechanical matter, after the diagnosis is once established. Let me give a few examples. A patient is unsuccessfully treated by many physicians for stomach trouble; finally the physician, who earns his gratitude, relieves him because he recognizes that his epigastric symptoms are reflexes from a mild pulmonary tuberculosis. The treatment of the latter is plain and easy; it was the diagnosis that was difficult, and possible only to a man who is scientific.

We all know physicians who are intensely "practical"; they are very clever at all sorts of methods of treatment; but they begin treating before they have begun to study the case. Their treatment is a sort of reflex; a given symptom calls forth a certain therapeutic reaction from their systems.

A patient who had been treated by such a doctor very cleverly for a pruritic skin eruption came to me, and I found sugar in her urine; upon a diabetic diet her skin symptoms cleared up. And another who had paid an optometrist a neat sum for a pair of glasses which failed to relieve the acute pain in his eyes, was very grateful when this pain stopped as a result of treating a streptococcus rhinitis.

Of course, I agree with the reader who says at this stage: "but not all cases can be thus accurately and effectively treated, even after you have correctly diagnosed them. In many cases we must just carry the patient along by encouraging him; it is the doctor's personality that counts."

Psychology, assuring the patient that he will surely get well, counts for a great deal. A confident attitude on the part of the physician is the best medicine; better than most other therapeutic methods.

But a confident attitude on the part of the physician is possible only on the basis of very thorough and accurate knowledge of the patient's condition, or on that of dense ignorance. A chiropractor treating a Pott's disease has a cheerfully optimistic attitude toward the patient; of course he has.

If you are treating a difficult condition, which you do not understand very well, and things do not go well; and day after day or week after week passes in vain hope of the expected recovery your cheerful optimism will begin to suffer; and the patient and his people will soon discover your feelings. If you are puzzled, or if you lose your head and "try" one thing after another, your panic is unconsciously obvious to the patient.

But, if you understand why you are not getting results, you can still retain your patient's confidence. Success is not always possible; but if you know why; if you know where you are and what you are doing, the patient can feel this unconsciously, and will still believe in you.

If you are treating a pernicious anemia, you do all you can, and try everything possible; but your patient understands that the condition is serious; you do not promise him a cure and then look blank if it does not materialize. If you have some hopeless condition like Hodgkins' disease or an inoperable carcinoma under your care, your patients do not leave you because you cannot promise them a cure; they stick by you to the end, and pay you for your services.

Why? Diagnosis.

The same applies to all sorts of minor conditions.

It is the man who studies his cases and makes correct diagnoses, who is termed "scientific"; while the "practical" man, as far as I

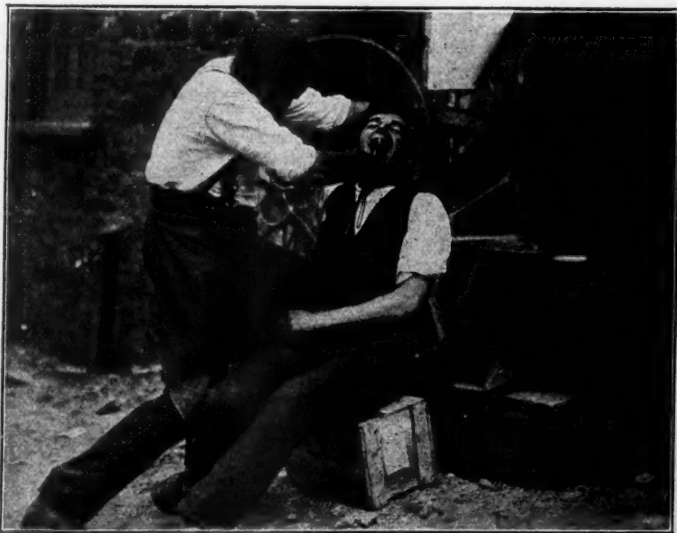
have been able to find out, is the man who is clever on treatment, but does not really know what he is treating. The latter may possibly have a slight advantage at the beginning of the race, when it comes to making money; but the former is the one who will build up the largest and most solid, and most remunerative practice in the long run.

There is another phase of the matter that is worth considering. If you are what we have defined as "scientific," your medical colleagues will know it; they know it better than your patients. It is true, that unless you are a famous specialist, your colleagues will not send you many patients; they will keep for themselves all the patients they can hang on to; and it is

right that they should. But no one keeps them all; occasions are constantly coming up when one doctor must answer laymen's questions about another; and if you are qualified, you may be sure that your colleagues will speak an enthusiastic word for you; and that also has a money value for you, even though an indirect one.

In medical practice, as well as in factory production, the technical and business operations are equally important; though in medicine they are done by the same man, whereas in factory production they are separated in different individuals. But, good business methods will not carry a physician far unless he works in a thoroughly scientific manner.

Truth is Stranger Than Fiction



At the tiny village of Bishops Nympton in Devon the nearest authorized dentist is many miles distant and the village blacksmith will therefore undertake simple extractions in cases of emergency using his forge as the surgery. P. & A. Photos

The Doctor and His Investment

Article 8

Railroad Securities

Malcolm L. Hadden

New York, N. Y.

IN the previous article which was the first to deal primarily with railroad securities we discussed in a broad way the history of railroading in the United States emphasizing particularly the methods of financing employed and the series of disasters which befell many of the major systems of the country as a result of unsound financial practices. Fortunately however these unsound methods for the most part lie in the past, for with the assumption of control by the Interstate Commerce Commission, most of the former objectionable practices have been eliminated. At the same time it is true that the unsound and dishonest methods which were permitted to develop did to a certain extent envelop the entire railway system in a shadow of disrepute. The good were made to suffer with the bad, not only in the estimate of the public but also in the form of stringent governmental regulation. However this governmental relationship with the transportation systems has not been without its good effects, for as a result railroad securities have been placed in the class of semi-public obligations and in this sense the credit standing of railroads has been somewhat enhanced.

In selecting railroad securities the investor must disregard this semi-public character and select if possible only the obligations of roads whose position is of assured and established standing. This last sentence may sound somewhat para-

doxical but what is meant is that the character of the obligor corporation, as expressed in its history and present condition is to be regarded as more important than the character of the bond itself. This is not saying that a first mortgage bond is not generally better than a debenture, but it does affirm that, as a class, the debentures of the great trunk lines are stronger than first mortgage main line bonds of the smaller, less well managed roads, built, for instance, between two inland cities or to be outlets for otherwise inaccessible mines or timber tracks.

While perhaps it is no longer so true, nevertheless it might be well for the prospective buyer to approach his railroad bond investigation in the same manner as he would approach the matter of making a loan to almost any kind of a going business concern. He should give first consideration to the character and credit of the proprietors. Among railroads, public interest is such that this first step is without difficulty. The character of the financial leaders or interests that dominate or have dominated the road is easily ascertained. As for the credit standing of the road a knowledge of the conduct of the company's stock on the exchange, over a period of years, and of its dividend record, will be a crude but reasonably safe guide to the general health of the road.

Assuming that the management is in the hands of capable rail-

road men and that the policy of the road is conservative and constructive the next step in the investigation is to consider the physical characteristics of the property. In view of the highly technical considerations involved in a study of this sort we are merely going to outline for the doctor the essential factors which he should consider, and they are principally:

1. Geographical Location.
2. Size or Mileage.
3. Character of Traffic.
4. Character and Condition of the Equipment.
5. Operating Efficiency.

The importance of geographical location is very admirably illustrated in the case of the New York Central. This road has a decided advantage over competing Eastern trunk lines, inasmuch as it follows the Hudson and Mohawk valleys to the Great Lakes and the lake shores to Chicago and thereby secures practically a water level route all the way from New York to Chicago. This is in striking contrast with the Pennsylvania Railroad which has been obliged to cut through mountains and operate over grades and curves which quite obviously is a serious financial handicap.

Financial Terms Defined

"Balance Sheet"—

A statement showing the assets and liabilities, as well as the profits and losses, of a business or corporation; a statement showing the true financial condition. To put it in more exact language: the assets show one side of the account, the liabilities and capital invested—i. e., proprietorship—the other. The two sides should balance, i. e., equal each other.

"Profit and Loss"—

The bookkeeping term used as a heading under which are entered the profits and losses of a concern, and would be on the credit or debit side of the account accordingly. Formerly it was customary, and is now with some bookkeepers, to make an entry of a loss in red ink, from whence arose the term "in the red" always indicating a loss. The modern system of bookkeeping calls for the use of as little red ink as possible, and to quite an extent the use of red ink has been discontinued for a loss entry. The abbreviation "P. & L." stands for "profit and loss."

"Operating Expenses"—

The cost of operating any corporation or business for any given period of time. It is sometimes not customary to include taxes, insurance, etc., as an operating charge, but unless a distinct separation is made of these items, so that the information shall not be kept from the investor, it is proper that they should be included either in operating expenses or fixed charges.

The Interstate Commerce Commission has prescribed for railroad companies the following classification of operating expenses (1) Maintenance of Way and Structures, (2) Maintenance of Equipment, (3) Conducting Transportation, (4) General Expenses.

Competition in railway service is also of tremendous importance. Consider the competitive situation with regard to the traffic to and from the Northwest. Three important roads are striving for this business: the Great Northern, the Northern Pacific and the Chicago Milwaukee and St. Paul. No matter how efficient the physical operation of these and similar roads may be, the financial results will not be satisfactory if they fail to secure the necessary traffic. The present difficulties of the St. Paul System and to a lesser degree the Great Northern and the Northern Pacific are to a large extent attributable to this cause although the question of inadequate freight rates probably plays no small part. In the selection of railroad securities therefore the importance of geographical location must not be overlooked.

Railroad mileage is also important in its effect upon the stability of earnings. Roads having extensive mileage, penetrating large areas and normally including many cities and towns in their service, generally show much greater diversity of tonnage than roads with shorter mileage. Roads having mileage made up of long distances between important points have the advantage of long hauls and thus gain in stability of traffic and earnings. In this respect transcontinental roads such as the Atchison, Union Pacific, and others are in a much more favorable position than the New Haven, Pere Marquette, etc., whose mileage is relatively localized. In the railroad business, if nowhere else, mere bigness is an advantage.

The character of the traffic of a road is likewise a very important factor and in general it may be said that the more diversified the commodities are the better. Freight rates are based upon what

the traffic will bear. Naturally, manufactured articles can pay a higher rate than grain and grain can afford more than raw ores, and the rates are fixed accordingly.

The various commodities transported by any road, therefore, affect its earnings to a large degree. Roads which carry a large percentage of manufactured products, such as the New York Central, and of grain, such as the Burlington, have a certain advantage over roads which chiefly carry mining products such as the Lehigh Valley. A road which has a preponderance of one class of traffic usually hauls that class in one direction and must haul the cars back empty. As we stated previously the ideal condition is one where the various commodities are well diversified.

In considering the character and condition of the equipment the doctor will probably find this a highly complicated subject but it is one whose importance nevertheless is not to be questioned. The same may be said regarding the operating efficiency of the road. Inasmuch as it is almost impossible to lay down any hard and fast rules which may be used in determining the actual physical condition of the rolling stock of a road and also as to the relative operating efficiency of one road as compared with another the next best thing is to refer the prospective investor to the annual report of the railroad company. These may ordinarily be secured upon request to the company in question. The reports in most cases are quite complete. They contain a summary of the operations of the year by the President, a statement of income, a balance sheet, voluminous operating statistics and a map of the road. The single report of one road is of limited value for analytical purposes. More satisfactory results

Served Right!

A hellish mess of vague distress
Distorts within my brain.
In fiendish stress, mad phantoms press,
'Til I wonder if I'm sane.
From ears to toes, and from heels to nose,
I've spasms, pains, and aches,
And my windpipe blows like a leaky hose,
My spine has a dozen breaks.
There's a separate groan for every bone
In my battered constitution,
And the woeful tone of my doleful moan
Defies all elocution.
My backbone's broke, and that's no joke;
There's a lump upon my dome,
Where I caught the soak of a wicked poke—
Oh, it was never like this at home!
And I'm just one bruise from head to shoes—
I'm far from being whole.
And I can't even lose the awful blues
That have come to try my soul—
And otherwise to paralyze
The wrecked and shattered bulk,
Which my mother's eyes wouldn't recognize
As my warped and shapeless hulk.
What a dreadful fate—what a dire strait—
What a terrible situation—
To degenerate to this dismal state,
This sad dilapidation!
Now perhaps a **nut** is what I sound like—BUT
There's an **etiological** factor,
For these symptoms are **what** I deservedly got
When I went to a chiropractor. H.S.S.

can be secured through a comparison with the statements of preceding years and with the statements of other lines. By reference to the map an excellent idea of the geographical location of the road may be obtained. Extreme care should be exercised in comparing the report of one road with an-

other. Conditions differ according to geographical location, nature of traffic, and total mileage. For this reason in making comparisons roads should be selected which operate more or less in the same territory and they should be as closely alike as possible in character of traffic.

Prescribing Health

C. Ward Crampton, M.D.

New York

Here is another helpful paper on the general subject of periodic health examination by the Director of the Health Service Clinic of the New York Post Graduate Medical School and Hospital. It is decidedly worth while. Dr. Crampton's last article, which will appear in an early issue, will be on Exercise.

WHEN you have finished the health examination, you have only just begun. You have done a great deal of hard work in the last 60 minutes, intensively searching for symptoms and pre-clinical signs in heredity, history, and in the body of your health client.

But if you stop here, your work all goes for nothing. Your purpose is to put the client on the high road to 100 per cent health, with a clear understanding of his route and a keen desire to follow it to its goal. This is a far larger task than prescribing a course of treatment for a disease.

After the examination is completed you have the following five things to do:

First: *Diagnosis.* Review your positive findings. Assemble your data and make a complete picture of the man as he stands before you.

Second: *Prophesy.* Project your vision forward one year, five years and twenty years, and picture his condition if he continues on his present course.

Third: *Program.* Decide upon a program that will avoid the trouble you see ahead and lead him in ways of acquiring health and power.

Fourth: *Discussion.* Make clear to him his status and tell him ex-

actly what you want him to do and want.

Fifth: *Inspiration.* He will certainly fail to follow your program unless you make him want to follow it. You must add high-class enthusiastic salesmanship to your professional equipment. This is based upon your clear vision, confidence in your own program, keen earnestness of purpose and ability to inspire an enthusiasm for correct modes of life; which may require effort and perhaps deprivation.

"Where there is no vision the people perish"—so will your client perish untimely unless you give him a clear vision of the unquestionable advantages of proper life management.

This is a very different matter from writing a prescription for a tonic to be taken a teaspoonful three times a day.

Prescription: In general, the prescription should be simple, clear, concise, definite, informative, complete and enjoyable. The consultant should prescribe nothing which, in similar case, he would not do himself, and the test of sincerity is whether or not he follows the instructions of his own health consultant. The form of prescription is important. If it is given by word

of mouth, it will fail. It should be written or printed. It should not be merely in the form of brief notes. The best prescription is in the form of a health booklet printed attractively, and containing, in addition to the prescription, a record of the important points in the examination, especially those in which the client can be expected to work for improvement, the measurements of the chest, abdomen, posture, weight and strength. A record of pathology is in general best omitted. In this prescription, by the side of the client's record, should be placed the record he is expected to attain.

In brief, the prescription should be based upon the complete study of the client. It should contain both medical and social elements; it should be stimulating, attractive, and a permanent possession.

Your prescription will include any or all of the following:

First: *Drugs*. Because you are making a health examination there is no reason why you should not prescribe bismuth, quinine, colon irrigations or salvarsan, if they are indicated.

Second: *Daily Life*. The continual rush, daily strains and errors in living call as urgently for correction as a focal infection. Conditions of work and of home living should be known and considered. Alcohol, tobacco, habits of violent exercise and sexual life management call for recognition and instruction.

Every man has a life method of thought, a life method of feeling

and a life method of action. These three methods are seldom well adjusted, smooth running, and efficient. It takes a good deal of a doctor and a good deal of a man to be able to diagnose and direct with certainty and effect in this field. We do not have to be psycho-analysts but we do need to know simple, direct and conclusive methods for the necessary handling of this important field.

Third: *Diet and Exercise*. These are matters of largest concern in the mind of the lay public and all but the most reactionary pill-rolling prescriptionists are becoming equipped to give instruction therein. They are subjects which are too large to be handled in one lecture or one article. The only proper basis for your diet prescription is a carefully resume of the food habits of your client, considered with his heredity and previous history and the results of your examination.

At the Post Graduate Medical School Health Service Clinic a six-page Health Survey is given to the health client when he first comes to make his appointment for examination. He takes this home and fills it out at leisure, where his wife can help him. This Health Survey not only obtains information but gives information to the client and starts his instruction in healthful living. You will note that it always emphasizes the positive health side. In these respects it is probably unique as a "history blank." The page relating to diet is given below: There is a reason for every word.

HEALTH SURVEY

Diet

I have a good appetite - fair - poor - food is distasteful to me.

I am a moderate eater - eat very little - eat a good deal.

I eat slowly and chew food well - rapid eater.

I am especially fond of the following:

Meat - eggs - pastry - pie - cake - candy - bread - macaroni - cereals
onions - and I like my food highly spiced. Fried foods - oysters
lobsters - herring - smoked fish - strong cheese - soups - uncooked
vegetables - raw or stewed fruit.

I have learned by experience to avoid the following food.....

- They cause trouble as follows.....
- I have been advised to avoid the following food.....
- For the following reasons.....
- I digest my meals well
- Fullness after meals - sour stomach - pain after meals - 1 - 2 hours after - gas in stomach - in intestines - discomfort in intestines
- Give details
- I have indigestion (as above) if I am tired mentally, physically, when worried after a poor night, after a light meal - heavy meal. It is worse after exercise - worse if I don't exercise - It is irregular and there is no apparent cause.
- I have a good bowel movement daily at regular time without taking laxatives - Well, a little constipated - occasional diarrhoea - I take a cathartic once in....days. I use bran, agar, mineral oil. A laxative occasionally....daily. Use enemas - have suffered from constipation for.... years, and it is increasing. Sometimes I pass mucous - blood.
- My regular breakfast is eaten at home - restaurant. It consists of Orange - grapefruit - stewed fruit - cereal - eggs - bacon - fish meat - rolls - toast - coffee - tea - milk - cocoa.....and it takes meto eat it.
- My regular noonday meal is eaten at home - restaurant. It consists of crackers and milk - soup - eggs - fish - meat - dessert - fruit - coffee tea - milk - rolls - bread - toast - vegetables - 1 - 2 Vegetable dinner salad. Alcohol.... Waterglasses. It is a light meal - moderate heavy - and it takes me....minutes to eat it though I take $\frac{1}{2}$ hour - $\frac{3}{4}$ hour - 1 hour - $1\frac{1}{2}$ hours for lunch - and I frequently hold a business conference at lunch.
- My evening meal is eaten at home - restaurant. It consists of Cocktail - appetizers - shell fish - soup - entree - fish - meat - potatoes - other vegetables - salad - dessert - pastry - fruit - ice cream jelly - coffee - tea - milk - water....glasses. It is light - moderate heavy.
- I never eat between meals or at bedtime except.....
- I drink about....glasses of water - 10 glasses of more - 8 - 6 - 5 4 - 2 - none.
- CARMINE TEST**—For the rapidity and clearance of the bowels.
- Took capsule supper (date).....read first appeared (date)..... last seen (date).....

After the client has had his examination, he is given a six-page Health Booklet containing a resume of his examination, (as explicit as the physician thinks wise), with his prescription of diet and exercise.

After a good deal of experience and study, the diet prescription form of check-off nature was finally devised.

It provides an opportunity to

prescribe diets which ordinarily would be printed on a dozen or more separate sheets. For example, one can prescribe for a constipated, fat nephritic, with colitis, as well as a constipated, thin nephritic with intestinal atony.

A study of this form will reveal varieties of application and of course its limitations.

It is given below:

HEALTH SURVEY

Diet and Prescription

+ means increase; V means moderate; — means decrease; O means omit

Water Glasses - With meals - $\frac{1}{2}$ hour before meals - before breakfast, at 10 a.m.....4 p.m.....9 p.m..... Hot - Tepid - Cold.

Carbohydrates -

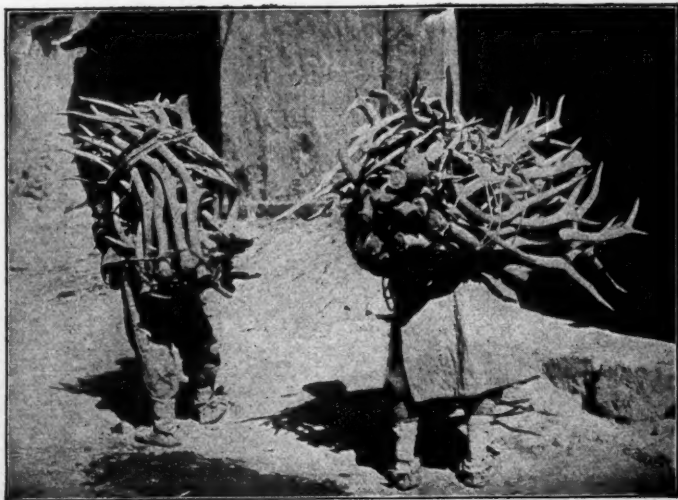
(Continued on Page 40)

Powerful Medicine!



Above you see a Chinese native doctor at Lanchowfu, Kansu Province, and his remedies which are guaranteed to cure all ills. Below is a rear end view of Tibetan packmen bringing deer horns from Tibetan highlands to China, to treat the ills of people. Medicine men regard the essence of deer horns as one of the most potent remedies.

P. & A. Photos



The Chiropractic Fraud

Robert F. Hester
Greenville, S. C.

Barnum said that a sucker is born every minute. The fact that chiropractors continue to exist as such proves that the great showman was right. Hokum appeals to a certain class of non-thinking people. It always has and probably always will.

THE human body is deserving of our profoundest sympathy.

It has been subjected to more crude experimentation and has been the object of more fraud than any other organism in nature. It has been dosed and abused by venomous pills and potions dispensed by quacks from time immemorial; it has been cut, slashed, pared, pierced and lanced since the invention of the knife.

The medical profession, however, is a great and good body which has saved countless lives, and alleviated untold pain and suffering. If it be true, as remarked by Sir William Osler, that "A sick man, if he recovers, must recover twice—once from the disease itself, and then from the remedy," it by no means follows that it is inadvisable to take the remedy, since it is better to rid oneself of both the disease and its specific remedy than to be forever afflicted with the disease.

The medical practitioner bases his practice on science and the laws of nature; this is the feature that redeems him and renders him indispensable to our civilization. If he occasionally errs, it is only because all human beings err.

The grossest fraud that has been imposed upon credulous humanity in recent years is the so-called

"spinal adjustment" of the chiropractor, with the exorbitant prices he charges for such "adjustment."

A sick man, afflicted with almost any disorder, is told by the chiropractor that his "spine is out of adjustment," and that if he will permit it to be re-adjusted, he will speedily recover his health. Many persons believe this, for the simple reason that they possess no facts with which to refute the claims of the chiropractor.

Inasmuch as a sick man cares little for money, if he thinks that by parting with it he may improve his health, he hires the "services" of the spine-juggler, and prostrates himself upon a table for the "adjustment." After having his spine very nearly disjointed for a few moments, he is told that the operation is over, and that his health will rapidly improve,—but if he happens to be seriously crippled, he is not told to "arise and walk," as this would be immediately fatal to the chiropractor's trade. He is told that many further "adjustments" will be necessary, seeing that a single operation cannot effect a cure. The unfortunate one then digs up a considerable sum in cold cash, presents it to the chiropractor and departs, confident that he already feels much better. And he may, if he continues getting

"adjustments," actually improve to a certain extent, depending upon whether or not his disorder is functional or mental.

The bare fact is, that no person has ever been physically benefited by any chiropractic "adjustment," except as he may be benefited by a mental change from pessimism to optimism, through simple autosuggestion. This statement can be supported by sound, anatomical facts. But before we proceed to present these facts, let us examine a few of the chiropractor's claims.

The basic claim of the chiropractor, upon which his cult is founded, is that the spinal nerves which pass from the segments of the spine to various organs of the body, exercise a controlling influence over the health of these organs. Another claim of his is that these nerves frequently become pinched or compressed between the segments, resulting in an impairment of the functions of the organs to which they lead, which may, if the condition is not relieved, terminate in serious disease and death.

He further claims that such condition can be relieved by altering the position of the segments so as to free the nerves of compression, and that he can with his fingers so alter the position of the segments. But the chiropractor is mistaken, as we shall proceed to show.

First: The chiropractor is mistaken in his primary assumption that the spinal nerves control the health of the various organs to which they lead. The chief function of the spinal nerves is connected with the motion and sensation of the arms, legs and body, and they exert but a slight influence over the internal organs of the body. The pneumogastric nerve and the sympathetic nervous system control the function of such organs, and no dislocation of the

vertebrae can interfere with these nerves. Some internal organs are largely regulated by automatic control within themselves, and are but slightly modified by any external influence.

Second: The spinal nerves are never compressed by any dislocation or "subluxation" of the spinal vertebrae, except in cases of fracture, when the method of adjustment employed by the chiropractor would be absolutely useless. This is proven by the fact that the bony structure of the spinal segment itself will break before any dislocation of the segment can be made, as has been demonstrated by actual test. The vertebrae are bound together by ligament and muscle so firmly that displacement without fracture is practically impossible.

Third: The openings between the spinal segments through which the nerves pass are always considerably larger than the nerves themselves and are not completely filled by the nerves, as the chiropractor imagines. The nerves in reality are incased in a considerable thickness of fatty tissue for their protection, so that if ever a dislocation of the segments such as the chiropractor attempts to describe occurred, the spinal nerves would not be injuriously compressed.

Fourth: The chiropractor cannot with his fingers, or by any other means, alter the positions of the spinal vertebrae, unless transitorily, without first fracturing the spine.

Fifth: It is well known by scientists today that many diseases are directly caused by germs or microorganisms, which enter the body through various channels, enter the blood stream, and produce diseases by the poisonous toxins they generate, or by struc-

(Continued on Page 39)

It was sizzling hot as the editor sat at his desk, agitating the well known bean in a seemingly useless attempt to work up an editorial idea. When about to abandon the matter entirely and travel up to the American League grounds to see the Yankees receive their usual beating at the hands of the tail-enders, a physician, one of those genial idiots, who is always cheerful, ambled in.

Surmising what had been troubling the alleged gray matter of the scribe, the g. i. blurbed: "Forget it. Give the poor, but honest readers of your rag a rest from "How to Collect Bills"; "How to Preach Health to an Unappreciative Public"; "How to Invest a Million—When You First Get the Million"; "How to Get Rich Practicing General Medicine" and all that fiction.

"It is too hot to talk business to a physician this kind of weather, anyway. If he has any cents he is in Europe, or off fishing or golfing or motoring or camping.

"If he has sense, but less cents, he is taking it easy some way, and he cares little what MEDICAL ECONOMICS will tell him about medical economics. This is the time when he is imbibing soft drinks and eating ice cream to keep cool, so give him something sweet, not the usual heavy business dope."

And so the cheerful idiot rattled on, suggesting among the other things which he believed should be made medically public, the epitaph he claims is to be found on a grave stone in Maine or Oregon or Alabama or some one of those good old homey states, running something like this:

"Pause, passerby and think a bit,
Hic jacet poor old Tom De Veau,
He died from halitosis.

Where, or, where, was Listerine?"

Be that as it may, in the summer time, and mayhap at the other seasons of the year, "a little nonsense now and then is relished by the wisest men."

So the aforesaid c. i. medical man gurgled about some of the current Broadway show attractions. A cabaret singer who insisted that he could sing a ballad called "Bighorse," and when challenged, he warbled "Bighorse, I love you so," which was readily recognized by those who enjoy hearing "Because I love you so."

And he told about Strong Heart, and asked if we knew of "Strong Heart's little brother, Weak Liver," a crack quite lacking in real wit, but, as he claims, "a Knockout in the 'Vanities'."

Just to prove that he had taken in the very latest shows in Times Square he quoted from "Artists and Models," a couple of the endeavors of Mr. Sid Silver, the accomplice of Mr. Phil Baker in that merry-go-round. "Do you like puns?" asks Mr. Baker. "Yes, replies Mr. Silver, "I like puns and coffee. Also," he continued, "I like riddles and sirup." "Do you know the tango?" Mr. Baker further inquires. "I can sing it," Mr. Silver answers—"Tangonna Rain No More."

From the "Follies" he seared up that ancient wheeze about talcum powder "Yes, I've taken a lot of talcum powder in my day, both Mennen's and women's," while from some play house dealing in stale jokes this one, alleged to have originated with Noah: "My father," says Mulligan to Garrity, "was killed in a feud." "That's what he got," is Garrity's reply, "for riding in one of them cheap cars."

"A woman says, 'If you were my husband, I'd give you poison'; and the man replies, 'If I were your husband I'd take it.'"

* * *

While hot weather has a tendency to subtract a man's mind from serious matters, we must, after all, get ready for business at the same old stand in the fall.

One of the questions which every country or local medical society should consider in its program is medical economics. The program committee should set aside one or two evenings to the exclusive discussion of the economic problems of the physician.

The pages of this journal have for two years been replete with subjects which could and should be discussed in medical society meetings. Our discussions have been general, as local problems differ in different sections.

You men in the field know what your difficulties and needs are. Why not talk them over in friendly conclave?

One of the greatest problems for solution now confronting the medical man is—"How to Solidify the Profession." How can petty jealousies and local bickerings be done away with, so that physicians can present a solid front to the community?

Lawyers are united; why not physicians?

The floor of the medical society is the place to start work along these lines. That is the forum in which to discuss the economic problems of medicine.

This, dear doctor, is the accepted time.

Let's go.

Queering the Cult

William L. Gould, M. D.

Albany, N. Y.

There is much of sound common sense in Dr. Gould's suggestion as to a closer co-operation between physician and nurse. His plan is economically, and we believe, professionally, sound and it is worthy of a serious trial.

THE trained nurse can go far toward putting a quietus on the cults and faddists if we of the medical profession will help her along. If physicians would speak right out in meeting and then act we could solve this cult problem very quickly. If we are to close any field of endeavor, we must block every opening, just as we seal a room for fumigation. If we are to endeavor to combat the chiropractor, the "foot doctor," the beauty and corrective eating "specialists" and other non-medical practitioners, we should first attempt to close their fields of opportunity.

For example, what physician desires to be troubled with the usual run of corns and callouses? We gladly allow or even recommend those afflicted with these minor foot ailments to go to chiropodists and "foot specialists."

There, however, is the little opening. The people must have their feet taken care of. They go to the chiropodist for their corns and callouses and soon they consult them for all other foot troubles. To the people these "foot doctors" are really "foot specialists." They trim the corns and callouses. They cut the ingrown toe nails. They support arches. They burn or excise small growths and treat larger ones.

They treat both local and general foot ailments. They install elaborate electro-therapeutic outfits.

Not so long ago, a man came to me with a malignant growth of the heel. He had been treated with high frequency by a "foot doctor" at \$5 per treatment. This illustrates that our neglect of "minor foot ailments" offers the opening to the great and sometimes dangerous "foot specialty" field.

When we desire to rid a section of malaria, we are not satisfied in punishing the malarial germ with quinine. We also eliminate the malaria-bearing mosquito, with proper sanitation.

Similarly, let us not fight for proper medical standards only, but let us also sanitize the faddists' fields of endeavor. I believe we should accept the trained nurse as the solution of the problem. If we do not take care of the minor ailments in medicine, somebody else will. That somebody should be one who is allied with the recognized medical profession. That somebody can be no one better than the trained nurse, graduated from a reliable institution. The average physician has neither the time nor patience for many little things in medicine. However, while he is caring for the grosser

(Continued on Page 41)

The Arts as Recreations for the Physician

Joh Walker Harrington

Japan, N. Y.

Physicians as artists, sculptors or etchers? Why not? They are fully conversant with that most wonderful creation in life, the human body. Surely, if they possess a love of the esthetic, they should bring it out in the form of creative art. Who can tell us more of our American physician artists?

REAL economic value to their practices can be gained from various forms of artistic recreation by followers of Aesculapius.

This phrase of the aesthetic came into bold relief recently when the newspapers reproduced a photograph of a head modeled by a New York physician who follows sculpture as an avocation. He is one of many medical men who have found excursions into the realm of art to be no mere hobby, but a help.

Physicians need not wait until passing the meridian before taking up art as a recreation, for although they may not be aware of it, many of them may have latent artistic talent of a high order. The history of contemporary art is full of instances, not only of such natural aptitude, but of genius.

What better example of this could one find than in the virile sculptures of Dr. Robert Tait Mackenzie, of Philadelphia?

On his graduation from McGill University, Mackenzie was an instructor in anatomy and also practiced in his native Canada. His brilliant achievements in his profession, as well as his interest in

outdoor sports, resulted in his being made Professor of Physical Education in the Medical Department of the University of Pennsylvania.

In connection with his work, he modeled in clay his ideal of perfect physical manhood. The figure was based on composite measurements of hundreds of the university athletes gathered in his technical studies. A friend persuaded him to exhibit this statue and to his own amazement he found himself famous as a sculptor. Art critics compared Mackenzie's "Flying Sphere" and its companion piece, "The Shot Putter," to such splendid treasures of classic antiquity as "The Discus Thrower."

Modern sculpture has nothing better in composition and action than his "Onset," which represents a scrimmage on the football field. Few, until lately, realized that Dr. Mackenzie is a master of the scalpel in two great arts.

Surgeons are most likely to discover their hidden artistic talents when they take etching as a pastime, just as Sir Francis Seymour Haden did.

Haden was a very eminent Lon-

don surgeon, who had never touched needle to copper until he was forty years old. Even after he had taken the public by storm with such vigorous and spontaneous works as "The Breaking up of the Agamemnon," he continued to operate with his doubly skilled hands in the hospitals. He lived to an advanced age, after his retirement from his profession as a surgeon, but continued to enrich the world with the output of his undimmed brain and unshaken fingers.

In Omaha, Nebraska, practicing medicine in full vigor and with great success is one of America's foremost etchers, Dr. Alfred Jerome Brown. His career suggests that of Haden, although his talent in art developed earlier in life.

When Dr. Brown was at Bellevue Hospital, New York, and his medical library was only a nucleus, he was bitten by the book plate mania. The whim came to him that he would etch a book plate for himself. The result was a little gem, and he has been making better ones ever since.

Brown's work is considered of such importance that it is described in "How to Appreciate Prints," an authoritative book by Frank Weitenkampf, the well known Curator of Prints, in the New York Public Library.

Etching as an art owes much in the United States to the medical profession. "Coxe, the glass plate etcher" and a pioneer, was none other than John Redman Coxe, M.D., of Philadelphia, who devoted himself to art, as a recreation, while practising medicine, writing notable treatises, and teaching *materia medica*.

The late Dr. Leroy M. Yale, etcher and print collector, founded the New York Etchers Club and was the friend of such masters of

the steel point as Smillie and Mielatz.

An enthusiastic amateur etcher was the distinguished New York surgeon, Dr. Arpad G. Gerster, who also produced several oil portraits and numerous other canvases of merit.

Among present day physicians, who are much interested in etching may be mentioned Dr. Percy Fridenberg and Dr. Hermann T. Radin, of New York.

French physicians and surgeons have for the last eighteen years been exhibiting their sculptures, paintings, etchings and sketches at their annual medical salon in Paris. Scores of their efforts have been highly praised by the critics.

Illustrating their own professional articles is not uncommon among physicians. Lister, Leidy, Henle, and Bell, were noted for the excellence of their illustrations. Atlases of disease in polychrome were made by Auvert, Crubeilhier, Carswell, Bright, Hope and Lebert, while Charcot was both a gifted draughtsman and decorator of porcelain. His caricatures of the Faculty of Paris are exceedingly clever.

These are only a few instances of the many which show how any physician would be justified in trying to express himself in art. He may even discover that he has an unusual ability. It costs little to try, for modeling clays and plastolene, brushes, paints, pencils, etching tools and plates and acids are not expensive.

Many physicians have also found profitable recreation in photography and have exhibited art camera studies of striking merit. Others who love art instinctively, are finding a vicarious enjoyment of it as collectors of prints, porcelains, rugs and paintings.

One of the great advantages of

(Continued on Page 43)

PYRAMIDON

A medicinal agent, introduced over a score of years ago—

That has steadily grown in importance—

That today is almost universally employed—

As an analgesic, antineuralgic and anti-pyretic—

Known for its effectiveness, devoid of by-effects—

Now made in the United States.

Such is the history of PYRAMIDON.



H.A. METZ LABORATORIES, INC.

122 HUDSON ST. NEW YORK



H. A. Metz Laboratories, Inc.

122 Hudson Street, New York, N. Y.

Please send me, without charge, a tube of Pyramidon tablets.

NameM.D.

Street

City..... State.....

Safeguarding Capital and Interest

Leopold A. Chambliss
Newark, N. J.

Until we have laws in every state which absolutely protect the investor from poor securities, the investor should consult the specialist, the banker. Mr. Chambliss, of the Fidelity Union Trust Company, shows how the modern trust company, safeguards every interest of the investor and protects the future interest of his family.

A PHYSICIAN recently said, "I think of the many doctors who were far busier during their lifetime than the average millionaire, who have earned large sums, and who have left little behind save the ill-expressed sentiment, 'He was a good doctor, very charitable, but such a poor business man.'"

To be able to "forget your investments," yet feel sure that funds are being accumulated and kept invested in the same way as the funds of the largest banks would indeed be a source for inspiration. The same trust company facilities with which a doctor can protect his family after his death can also be used to aid in his financial program during his lifetime. While his earning power is at its height, surplus earnings in as large or small amounts as he may please can be turned over to the trust company. Income can be accumulated, or collected, or used to support life insurance as desired. In old age, parts of the principal can be withdrawn together with the income. Any principal remaining, or any insurance collected, can be continued in trust for the wife and family.

The investment of the funds becomes the duty and responsibility of the trust company. The yield will depend upon the type of securities in which the funds are invested. This in turn is governed by the laws of the particular state in which the trust is created, by the condition of the security markets at the time the purchases are made, and by the local mortgage opportunities which may or may not be open to the trust company chosen.

Under a trust account, the investment of each customer are kept separate from investments of the company itself or other customers. They are not mingled as in other plans where the customer receives an interest yield based on the average earning capacity of the entire fund in the company's control, less a deduction for profit and operating cost.

In the trust account the profits to the company are in the nature of a fixed and agreed upon service charge. All appreciation which may accrue to the account from the sale of bonds to a sinking fund, or other good management, is credited to the customer.

(Continued on Page 44)

Your judgement, Doctor—

OUR years of contact with the medical profession have given us an understanding of your requirements in catalytic therapy—with particular reference to mineral oil preparations. As a result, we have perfected and proved the efficacy of a proteolytic and physiologic catalyst combined with an intestinal digestive of recognized value.

This preparation, which has already received the approval and endorsement of many physicians, is now available on your prescription under the name of

RAYMINOL (Doyle) for Constipation

Rayminol is a scientific union of liquid petrolatum, aromatized rhubarb, pancreatin and phenolphthalein (0.03 Grm. to each 4.0—as per McWalters on phenolphthalein Clinical Therapy). Thus we have a smooth, creamy, palatable preparation, free from Sodium Benzoate, Glucose, Saccharine, Sugar or Agar—affording the following:

1. Lubrication without excess of oil
2. Increased pancreatic efficiency
3. Increased biliary excitement
4. Normal function and ejection

Just as the patient has faith in your opinion or diagnosis, so have we, the manufacturers of Rayminol, confidence in your judgement of our product.

Therefore, we want to send you a bottle of Rayminol for your test and approval. We have confidence in your judgment of this preparation.

(Kindly use private mailing card enclosed with this copy of Medical Economics to obtain trial bottle and literature.)

Pharmount Laboratories

HACKENSACK, NEW JERSEY

Financial Department

The purpose of this column is to provide the physician-investor with reliable investment information and to help him in choosing sound securities that meet his requirements. Each month we will review briefly the financial situation and outlook and answer several questions of general interest on investments.

DURING the seven months that have just been completed there have been two distinct changes in business sentiment. Enthusiastic optimism characterized the beginning of the year and skepticism as to the permanency of the business revival during the month of March. Now again we have returned to a feeling of cheerful confidence over the future outlook.

While the developments of business activity in the first six months of 1925 fell short of the more optimistic forecasts that had been made after the national elections in November, nevertheless the volume of trade has held up very well notwithstanding the many expressions of disappointment.

The evidences that business is indeed generally active and prosperous are numerous. During the first six months of the year new high records were established in the manufacture of motor trucks, the exportation of automobiles, building construction, freight car loadings, sales of life insurance, the production and consumption of gasoline, tire output, the manufacture of silks, the output of lumber and the manufacture of cement.

The iron and steel industry is holding up in the Summer season much better than last year and

the consumption of copper is on a tremendous scale. Coal production has been slightly larger since April but the industry is still in the throes of reorganization. The unprofitable conditions which have operated in this industry have been brought on by uneconomical conditions in mining and can be remedied only when the several factors in the industry make up their minds that the problem is one for their own solution. Meanwhile the industry is a drag on general prosperity.

Upon request, information concerning investments will be furnished to readers of **MEDICAL ECONOMICS**. We will not answer questions regarding purely speculative issues. Address all inquiries enclosing a stamped envelope to the Financial Editor, Rutherford, N. J.

Foreign trade in the fiscal year just closed has resulted in another large trade balance in favor of the United States. We sold more and bought less than in the previous year, and for the eleven months ended in

May the favorable balance was \$1,034,481,000. Our foreign loans have been enough to offset it, and without these loans Europe either could not have bought so much or could not have made the progress which has been accomplished toward reestablishment of the gold standard.

Credits are now standing in favor of Great Britain, France, Belgium, Italy, Sweden and Denmark for sums aggregating approximately \$600,000,000, for the purposes of stabilizing their cur-

(Continued on Page 34)

Two New ECO Products

Made by Eisele & Company, Nashville, Tenn.

The ECO Duplex Thermometer is fitted with one ECO 60-second, red-above-normal, oral thermometer and one Durex one-minute, stump-bulb especially designed for durability and safety for nervous patients and infants. These thermometers are the highest grade clinical thermometers possible to manufacture, and are fitted with one Klik Top Case that does away with the bothersome thread type cap. Price is \$3.50.

The ECO Luer Needles (Knurled Hub) are the highest grade needles, the knurled hub insuring easier handling with wet fingers or when rubber gloves are worn. These needles are packed one dozen in a box assorted gauges and lengths as specified by the customer). Price \$1.75 per dozen.

ECO Duplex Thermometers and ECO Needles may be obtained at prices quoted above from your dealer or as an inducement to use the coupon below, we will ship both at the reduced price of \$5.00.

EISELE & CO.
Nashville, Tenn.

You may send me your Duplex Thermometer and one dozen ECO Luer Needles (Knurled Hubs) for the introductory price of \$5.00, Post paid.

Name

Address

Dealer

Financial Department

(Continued from Page 32)

rencies. The movement to gold resumption is at a critical stage, and a general rise of exchange rates in favor of the United States is at the present time undesirable.

Plentiful funds and easy credit rather than brilliant prospects for future business appear to constitute the sustaining support of the present market for securities. Bond prices are now at approximately the highest levels reached

in the past eight years and stock prices are higher than they have ever been before. It now seems probable that there will be a continuing tendency for short time, interest rates to stiffen during the remainder of this year, and if they do it is entirely likely that the result will be to bring to a termination the long continued advance in security prices.

Financial Questions and Answers

Some High Grade Preferred Stocks

QUESTION: Inasmuch as preferred stocks are exempt from the normal Federal income tax, and furthermore, yield a much better return than bonds do at the present time, I am writing to ask for some investment suggestion of this sort. M.L.

ANSWER: In view of the present high levels of most sound investment bonds we quite agree with our correspondent that industrial and railroad preferred stocks offer an attractive field for investment at the present time. It might be stated at this time that the preferred stocks which we are recommending below, while not protected legally with respect to payment of interest and principal, as is true with bonds, are nevertheless, from a practical standpoint as well secured by assets and earnings as is the case with many first mortgage bonds. Preferred stocks which we list below are all listed on the New York Stock Exchange, and yield between 5.2% and 6.3%. Union Pacific R.R. 4% Preferred, selling at 77, yields 5.2%; Atchison Topeka & Santa Fe R.R. 5% Preferred, selling at 97, yields 5.2%; Standard Oil Co. of New Jersey 7% Preferred, selling at 117, yields 6%;

Liggett & Meyers Tobacco Co. Preferred 7%, selling at 118, yields 5.9%; New York Telephone Co. 6½% Preferred, selling at 113, yields 5.7%; Shell Union Oil 6% Preferred, selling at 105, yields 5.7%; R. J. Reynolds Tobacco Co. 7% Preferred, selling at 121, yields 5.8%; United States Steel Corporation 7% Preferred, selling at 125, yields 5.6%; General Motors Corporation 7% Preferred, selling at 112, yields 6.3%.

High Grade Public Utility Bonds

QUESTION: Would you be good enough to give me a list of high grade public utility bonds, and also several high grade industrial bonds that may be bought to yield about 5%. I prefer to buy only bonds which are listed on the New York Stock Exchange. S.L.

ANSWER: We are pleased to submit a list of high grade industrial and public utility bonds listed on the New York Stock Exchange. We list them below with their present approximate market prices and yields to maturity at these prices:

Public Utility Bonds: Consolidated Gas Co. of New York Debenture 5½% 1945, price 104, to yield 5.19%; Public Service Electric & Gas 1st and Ref. 5½% 1964, price

103½, to yield 5.31%; Louisville Gas & Electric Co. 1st and Ref. 5's 1952, price 97, to yield 5.18%.

Industrial Bonds: U. S. Steel Corporation S.F. 5's 1963, price

105, to yield 4.70%; Lehigh Valley Coal 1st 5's 1933, price 102, to yield 4.80%; Atlantic Refining Co. Debenture 5's 1952, price 100, to yield 5%.

A True Doctor

1. A seeker of knowledge all his days.

2. A devotee of science but not her slave.

3. Considerate of the sufferings of his fellows.

4. Conscious of a divine calling.

5. A practitioner of a noble Art.

6. Thinks his profession first, his specialty second.

7. Free to share his knowledge and impart blessings of his experience.

8. A man always above the av-

erage in his community in culture and skill.

9. Possessed of high ideals, community spirit and vision.

10. Burdened with great responsibilities, shares untold secrets, suffers guiltless errors—a man of sorrows and acquainted with grief.

11. A most remarkable teacher—seeking to heal those whom he serves and then instruct them that they may not need like services again.

—Medical Herald.

60 Woolworth Buildings High

Enough Baumanometers have been placed in service to reach more than sixty times as high as the Woolworth Building.

This is more than just an interesting arrangement of figures. It's evidence of a sound reputation built up in a comparatively few years of specializing*—a reputation gained through sheer merit of the instrument.

That reputation is bound to be upheld through progress. The Baumanometer is a pioneer.

Where ten years ago the Profession knew no Baumanometer—its reputation is now rooted in the office, the hospital, the university, in life insurance, and in the quiet good-will of the Profession.

*The Baumanometer is made by the only organization in the world specializing in the one field of bloodpressure. Its sincere and well-meant service finds expression in the production of advanced bloodpressure equipment.

Baumanometer

"STANDARD FOR BLOODPRESSURE"

W. A. BAUM CO., Inc.,
100 Fifth Avenue New York



Current Literature for Investors

The booklets described below contain information relating to bonds. Readers of *Medical Economics* who desire one or more of them may obtain them free of charge by writing direct to the investment house whose address is given in each case.

Equipment Trusts—Brisk American industry and trade have created a new demand for additional freight cars, locomotives and other equipment. To help finance the cost of this new equipment many railroad companies are offering Equipment Trust Certificates, which mature serially and yield an attractive rate of income. This more or less modern form of railroad security is described in this pamphlet. Address The National City Co., Wall St., New York, N. Y.

Ten Tests of a Sound Public Utility—In this pamphlet are described ten very simple tests which discriminating investors might well apply before purchasing securities of public utility corporations. Address Halsey Stuart & Co., 201 S. La Salle St., Chicago, Ill.

Stock and Bond Register—This little booklet offers a very desirable method of keeping a record of your various securities. Costs, annual dividend and interest rates, when principal and income are paid, etc. There is also a bond interest table, and income table. Address Spencer Trask & Co., 25 Broad St., New York, N. Y.

Buying Bonds by Mail—The business of distributing bonds and other investment securities by mail has become nation-wide in extent. This booklet describes the procedure of buying bonds by mail. Address A. C. Allyn & Co., 71 West Monroe St., Chicago, Ill.

What You Should Know About Real Estate Bonds—Is the title of an interesting booklet offered by an old established real estate mortgage bond house. Address Adair Realty & Mortgage Co., 270 Madison Ave, New York, N. Y.

The Prudence Partial Payment Plan—This booklet is offered to meet the demand for a safe and sure way to financial independence on the part of those who have been interested in acquiring a competence, but who have lacked the necessary stimulus of an easy systematic plan of regular saving. Address The Prudence Co., 331 Madison Ave., New York, N. Y.

A Guide for Borrowers on Real Estate—This booklet will be of real assistance to doctors who are interested in obtaining a Building and Permanent Loan. In the booklet are described the methods of applying for such loans and the policy of the house offering them. Address Lawyers Mortgage Co., 56 Nassau St., New York, N. Y.

Four Distinguishing Marks—Is the title of this interesting booklet offered by one of the oldest first mortgage real estate bond houses in the country. In it are described four methods of checking up the soundness of real estate bonds. Address G. L. Miller & Co., 30 East 42 St., New York, N. Y.

The Heart of the Strauss Plan—A booklet describing in detail the basic principles upon which the successful real estate mortgage bond house has built up its busi-

ness. Address S. W. Straus & Co., Fifth Ave., New York, N. Y.

How to Invest Your Money—

This booklet prepared by The Better Business Bureau of New York City is available for distribution. It contains a wealth of valuable information and suggestions for the small investor. Address Peabody Houghteling & Co., 40 Wall St., New York, N. Y.

How to Select Safe Bonds—One

of the oldest investment houses has prepared this booklet which describes in detail the methods they employ in safeguarding the interests of their clients. Address Geo. M. Forman & Co., 110 East 42 St., New York, N. Y.

Eight Ways to Test the Safety of Every Investment—

There has been compiled in this booklet some interesting tests of the soundness

of any investment security. Address Geo. M. Forman & Co., 1 Pershing Sq., New York, N. Y.

Guaranteed Bonds—

This booklet presents information regarding bonds which besides having the essentials of sound investments carry with them the financial guarantee of the underwriting house. Address Prudence Co., 331 Madison Ave., New York, N. Y.

He Needs Them

The wife of a man who had enlisted in the navy handed the pastor of a church the following note: "Peter Bowers, having gone to sea, his wife desires the prayers of the congregation for his safety."

The minister glanced over it hurriedly and announced:

"P. Bowers, having gone to see his wife, desires the prayers of the congregation for his safety."

PRESCRIBE OR DISPENSE

in amenorrhoea, dysmenorrhoea, menorrhagia, ovarian or uterine congestion, colic or irritation, rigid os, post partum pains, threatened abortion, sub-involution.

Hayden's Virburnum Compound

antispasmodic, sedative, hemostatic, palatable, non-irritating, non-depressing.

Steadily increasing in use for over fifty years.

Use this coupon for sample and literature

Send me sample and literature of H. V. C.

THE NEW YORK PHARMACEUTICAL COMPANY

BEDFORD SPRINGS

BEDFORD, MASS.

This Month's Free Literature

The brief paragraphs on this page are designed to keep busy physicians informed about useful literature and samples offered by manufacturers of instruments, appliances and pharmaceutical products. Our readers are requested to mention "Medical Economics" when writing the manufacturer for this literature.

Bergman Laboratories, 220 Fifth Avenue, New York, N. Y., are issuing literature on **Intarvin**, a product for the treatment of Diabetes. This literature includes the collection of histories of cases.

* * *

H. K. Mulford & Co., Philadelphia, Pa., are sending on request a booklet describing their 15-dose hypodermic unit package for Hay Fever treatment, and a sample of Mulford Smallpox Vaccine Tube points.

* * *

Trial package of Palmolive Soap is being sent to physicians on request by the Palmolive Co., 360 N. Michigan Avenue, Chicago, Ill.

* * *

Upsher Smith, Inc., 720 Washington, S.E., Minneapolis, Minn., will send on request to physicians, a prescription package of Tincture Digitalis "Upsher Smith" or Capsules Folia-Digitalis "Upsher-Smith."

* * *

Hille Laboratories, Inc., 589 E. Illinois Street, Chicago, Ill., will send a sample container of Lunosol, the new Colloidal Silver preparation, to physicians, on request.

* * *

Atblake Laboratories, Inc., 250 W. 57th Street, New York, N. Y., have issued a 64-page booklet descriptive price list, covering a number of Pluriglandular preparations and Monoglandular preparations. Copies sent on request.

* * *

E. Fougere & Co., 90 Beekman Street, New York, N. Y., have is-

sued a pamphlet entitled "**Naio-dine**," which describes that product as an atoxic cure for stubborn cases of neuralgia. Copies on request.

* * *

"**Burdick Light Baths**" is the title of Bulletin No. 25, issued by the Burdick Cabinet Co., Milton, Wisconsin. It discusses the evolution of the light bath, therapeutic value of light and describes various types of baths made by the above company.

* * *

"**An Epitome of the Diagnosis of Nervous Diseases.**" The object of this little compilation is to furnish a basis description of the most common form of nervous disorders of everyday occurrence. The text represents the elementary knowledge necessary to the correct understanding of nervous symptoms. The author maintains that the knowledge therein contained is very valuable in the diagnostic art and that as an abridged booklet for instant reference on the subject, it stands in a class by itself. For free copy write Peacock Chemical Co., St. Louis, Mo.

* * *

National Dairy Council, 910 South Michigan Avenue, Chicago, Ill., have issued a booklet illustrating the various posters and other promotion items which they are prepared to supply to physicians interested in promoting the use of milk for dietary purposes.

The Chiropractic Fraud

(Continued from Page 23)

tural changes which they cause in the anatomy.

The scientific and rational method of treating such diseases is to remove these organisms from the body, and by prophylaxis prevent their further entrance.

The chiropractor ignores the most valuable knowledge which the medical profession has been able to acquire in many hundreds of years, and recklessly announces that he can cure almost any mentionable disorder by juggling the segments of the spine! That he cannot cure a germ-disease can be readily proven if he attempts to treat smallpox, or a similar malady. If a person ill with some such disease goes to the chiropractor for treatment, unless nature intervenes in his behalf, the undertaker's turn will be next. No

knowledge of anatomy or pathology is necessary to anyone making this test.

Finally, if we attach any weight to science, facts and reason, we must inevitably arrive at the following definite conclusions respecting the chiropractor and his cult:—

(1) The spinal nerves do not control the health of the internal organs.

(2) The spinal nerves are never, except in cases of fracture, compressed by the vertebrae.

(3) The chiropractor never alters the position of the spinal segments, except possibly for a few seconds, and that but slightly.

(4) Chiropractic is one of the most noxious, pernicious, and childishly absurd frauds ever imposed upon the human race.

Are You Using— Gray's Glycerine Tonic Comp.

(Formula Dr. John P. Gray)

in the treatment of your debilitated or convalescent patients?

If not, why not investigate and test this tonic reconstructive that so many American physicians use in preference to any other restorative agent? We stand ready to show our confidence in the results you will obtain, by sending you our regular 6-ounce package—free of all expense.

Just Fill Out This Blank and Mail

THE PURDUE FREDERICK CO.,
135 Christopher Street, New York City.

Date.....

A Demonstration Supply of Gray's Tonic will be appreciated:

..... M.D.

..... Street

..... City State

Prescribing Health

(Continued from Page 20)

20%: Potatoes, corn, lima beans, baked beans, rice, macaroni, prunes, bananas, peanuts.

15%: Peas, parsnips, lima beans, apples, pears, cherries, raspberries, huckleberries, almonds.

10%: String beans, pumpkin, turnip, kohl-rabi, squash, beets, carrots, onions, green peas (canned) - farina, oatmeal.

1 to 5 %: Lettuce, tomatoes, cucumbers, brussels sprouts, asparagus, spinach, water cress, kale, rhubarb, okra, endive, cauliflower, marrow eggplant, sorrel, cabbage, sauerkraut, radishes, beet greens, leeks, dandelions, string beans, canned; celery, broccoli, mushrooms, artichokes, ripe olives, grapefruit.

Proteid Animal - Pork, beef, corned beef, mutton, lamb, brain, heart, liver, kidney, sweetbread, tongue, sausage, salami, lard, gelatine, fish. Chicken, boiled, roast, white, dark.

Oysters, clams, lobster, crabs, shrimps, scallops.

Eggs, boiled, fried, poached, white, yolk.

Cheese, American, Swiss, cottage, cream.

Proteid Vegetable - Peas, beans, lentils, mushrooms, nuts.

Fat Foods - Cream, butter, cheese, olives, olive oil, nuts.

Bulk and Laxative Foods -

1. Green vegetables, spinach, kale, beet greens, kohl-rabi, chard, stringbeans, okra.

2. Cabbage, brussels sprouts, cauliflower, asparagus, sauerkraut, eggplant.

3. Carrots, beets, turnips, squash, knob celery, onions, salsify.

4. Figs, honey, cider, molasses, gingerbread, stewed peaches.

5. Apples, pineapple, prunes, pears, berries, cider.

6. Lettuce, cress, endives, chicory, sorrel escarole.

7. Cream, butter, olive oil.

8. Agar-agar, bran, mineral oil, yeast (one cake with each meal), Naturalax (one tablespoon with each meal).

Iron - Egg yolk, beans, peas, whole wheat, oatmeal, spinach, figs, prunes, dates.

Phosphorus - Cheese, egg yolk, beans, whole wheat, peas, almonds, peanuts, oatmeal, beef, cornmeal, milk, pears, apples, cherries.

Calcium - Cheese, milk, egg yolk, almonds, pineapples, figs, pears, cauliflower.

Vitamines - Milk, butter, eggs, green vegetables, cod liver oil, whole wheat, yeast, fresh fruits, fruit juices, oranges, raw cabbage.

Prohibitions - Omit the following if checked, even if permitted above:

White bread, biscuits, cake, pie, pastry, puddings, hot cakes and syrup, soda water, ice cream, sugar, candy, potatoes, cereals, macaroni, preserves, jam.

Use saccharine instead of sugar.

Stew, with soups, gravy, hash, dressing, fried food, smoked food, salted food, sausage, goose, duck, kidney, liver, veal, pork, twice-cooked meat.

Cauliflower, cabbage (raw) (cooked), radishes, celery, cucumbers, salads, beets.

Tea, coffee, alcohol, use Kaffee Hag - Sanka Coffee, Postum.

Salt - omit absolutely - decrease.

Spinach, sorrel, cocoa, chocolate, tea, pepper, rhubarb, plums, figs, prunes, liver sweetbread.

Special diet -

While this form is perhaps one of the most useful and comprehensive, but no mere blank will of itself produce the desired change in the diet of your health client. This depends greatly upon home conditions and we have to consider the housewife. She sees in terms of breakfast, dinner and supper, menus, recipes and marketing. It is too much to expect the physician to give instruction in dietetics, domestic science and cooking for each one of his pa-

tients. Fortunately there are beginning to appear excellent text books on food preparation and diet to meet various hygienic necessities. This is conspicuously true in the case of diabetes and obesity. The welfare of the public will be greatly increased and the physician's time greatly conserved when he can safely refer his clients to ethical medical instruction, prepared for the public and used as aids in his prescription.

Queering the Cults

(Continued from Page 26)

manifestations of disease, the trained nurse could treat the minor ailments, which, when neglected, combine to give the cultist his much-sought-for opening. Who is more capable of treating these minor ailments than the skilled trained nurse?

She should be allowed to do more than carry pills and empty bed pans. Already we see the nurse in the laboratory as technician, and in the physician's office as an assistant. We see her taking and developing roentgenograms, giving electro-therapeutic treatments, doing laboratory chemical work, taking blood specimens, dressing wounds and doing various other minor chores which the physician is only too grateful to have done for him. It seems that there is a tendency toward specialization of nurses. This, when supervised in a more organized way, will care for our problems.

If the orthopedist will set aside a little space in his office for a trained nurse, purposely to care for minor foot ailments, we would have no occasion to refer our cases to chiropodists.

If the dermatologist were to do likewise, we would have the people going to a proper place for their skin and scalp treatments. If

surgeons and medical men hired capable, graduate male and female nurses as masseurs, a great step would be taken toward the eradication of the chiropractor. These nurses could also take care of graded exercises and gymnastics.

If the psychiatrist and neurologist had graduate nurses to give individual and class teaching in psychoanalysis, it would aid in preventing the afflicted from falling into the hands of the various "spirit-healing" cults.

If our dietitians came more in contact with patients through their physicians or institutions, we would be aiming at the downfall of "corrective eating specialists" and organizations; and so on down the list.

This would mean the opening of specialty fields for nurses, which, or necessity, would have to be under the proper supervision of the physician.

We should not forget that greatest thing in medicine—diagnosis. "Once a diagnosis is made, the treatment is relatively simple." The nurse and physician should cooperate. All cases before being treated by the nurse must first be diagnosed, and then be constantly seen by the physician. In this way, the patient has the benefit of

RESTORES NATURAL BOWEL ACTION

AMONG the many remedies for constipation, bowel torpor, intestinal stasis or any form of dyschezia of functional origin, there is hardly one that has met with such instant approbation and acceptance by discriminating physicians as

AGAROL

A reasonable test of this scientifically balanced combination of pure mineral oil, agar-agar and phenolphthalein in some severe case of constipation will enable the practitioner to understand why Agarol is winning the regard and confidence of a constantly increasing number of medical men. He will find that Agarol

1st — produces prompt and satisfying bowel evacuations;

2nd—increases the bulk, softness and plasticity of the fecal mass;

3rd—imparts functional tone and power to the intestinal muscles;

4th—restores functional activity of the bowels so that satisfactory evacuations will follow regularly and continue without the need of further medication.

Agarol is not only a palliative of intestinal torpor—it is a true bowel corrective.

WM. R. WARNER & CO., Inc.

Manufacturing Pharmacutists
since 1856

113-123 West 18th Street,
New York City.

having all ailments, minor and gross, treated under proper medical supervision.

Of course, there must of necessity be a code of ethics, for which I make the following suggestions:—It should at all times be remembered that the patient belongs to the physician, and that the nurse is his specializing assistant.

Fees should not be so great as to deter the prospective patients.

Only graduate nurses of recognized hospitals should be eligible, and more particularly those nurses with special training in their subjects.

A nurse not in the employ of a physician should not be allowed to treat, for she is not able properly to diagnose, and she cannot practice medicine without a license.

Physicians should be discouraged from doing these "minor specialties" as full time men, without the assistance of a nurse, for in so doing they would become too mechanical along the one particular line, and eventually would be too busy to diagnose undiagnosed cases coming to them. The "minor specialties" should merely be added to the regular duties of the physician.

A physician and a nurse are both necessary for the carrying out of this plan.

I trust that I have made this matter sufficiently clear to stir up discussion. We must continue our agitation in the legislatures to secure practice acts which will insure proper medical training, and while so doing we should attempt to close the avenues leading into the fields of the medical faddists. I believe the solution of the latter lies in the cooperative association between the physician and the properly trained nurse, in addition to appropriate medical legislation.

Arts and Recreations

(Continued from Page 28)

actually drawing, painting or sculpturing, however, is that such pursuits give the mind an entire change, which is refreshing, and also impart new skill to the hands. An able surgeon may prove to be an able etcher; and one's surgical technique may be improved by the delicate work upon the copper plate.

As a brain fag cure, any active form of art is well adapted to even the busiest practitioner. Golf, hunting, fishing, do not suit all of us. Often physical disabilities interfere with some forms of sport.

Certain physicians whom the writer knows well, say they sometimes cannot endure sitting down and reading, however alluring the Morris chair and the bridge lamp, but that if they do a little modeling or drawing they find relief from nervous strain. Whatever they undertake, such as a sketch or a figure or bust in plastolene, can be left easily where it is, and taken up again. Such participation in the artistic has been found useful in a social way, as it gives a broad cultural background which brings the physician into touch with laymen of wealth and refinement whom it is most desirable to cultivate.

Physicians have always been in sympathy with both life and art. Hippocrates, himself, uttered that great dictum, "The art is long and life is short." The art he meant, of course, was that of healing, greatest of the living arts. What is better, though, than to find recreation from the art of arts, in some of the lesser ones, especially when by so doing, the doctor may help himself along that road which leads to proficiency, efficiency and affluency!

A Bundle of Nerves

best describes the average woman as the menstrual period approaches. Sedation, although advisable, should, however, be operative upon the causative area, i. e. the genitive tract and not upon the nerve centers.

APIOLINE

(Chapoteaut)

is a most efficient calmative and regulator of the neural and circulatory activities of the reproductive system during

Amenorrhea Dysmenorrhea Menorrhagia

It, therefore, relieves the neuro-mental disturbance so often noted at such times.

DOSE: One capsule t.i.d. week prior to menstruation and for two days during flow.

Rp. Original bottles of 24 capsules of 0.2 grms.

Laboratoire de Pharmacologie, Inc.

(Formerly Dr. Ph. Chapelle)

92 Beekman St., N. Y.

8 Rue Vivienne, Paris.

E. FOUGERA & CO., INC.

U. S. Agents

NEW YORK

Safeguarding Capital and Interest

(Continued from Page 30)

On the side of safety, there stands the resources, the prudence and the business standing of the trust company.

The laws of the various states prescribe the manner in which trust investments shall be made. In most instances where no specific instructions are given in the agreement entered into between the customer and the trust company, these laws require that the securities be selected from a class prescribed by statute and colloquially known as "legals." The demand for these securities usually exceeds the supply, and they sometimes cannot be purchased except by the payment of a premium, which reduces their income yield.

In some cases, particularly where the trustee is an experienced trust company, the trust agreement gives the trustee instructions to purchase securities other than those prescribed by law, and to use its discretion in the selection of investments. This is legally permissible and in some cases is beneficial to the trust estate.

Usually, the demand for "legal" bonds keeps their market price high, so that the yield from this type of security is less than that from other securities which, while good, require more constant watching.

However, all securities, "non-legal" as well as "legal" are subject to increased and decreased demand, so that the yield of a trust fund will depend not only on the legal rights of the trustee as defined in the trust agreement and state laws, but also on the condition of the security markets at the time the purchases are made.

For example, two years ago a trust fund of "legal" bonds could have been set up to yield anywhere

from a point to half a point more than the same fund set up today. In "non-legals" a trust fund could have been set up to yield anywhere from 5.80 per cent. to 6 per cent. The same fund set up today would yield from 5 to 5½ per cent.

The third factor governing the yield of a trust fund is the local mortgage opportunities available to the trustee. Mortgages like other securities are subject to increased demand, and are sometimes difficult to secure. A trust company, however, which has available a supply of mortgages to yield 5 per cent. to 5½ per cent, is able to protect its customers from the fluctuations in market conditions to which the customers of other companies are subjected. These mortgages enjoy the distinction of being "legal" investments, so that even though a trust company able to supply them were given discretionary power, it is unlikely that it would exercise this power in an adverse bond market.

Under any condition, the trust would be kept under constant surveillance. The larger trust companies maintain special Trust Investment departments. These departments are made up of men who are constantly studying investment conditions as well as watching the balance sheets and earnings of the great railroad, public utility and industrial securities. They endeavor to keep themselves familiar with every economic and financial problem that might affect the value of any security they are holding or call for the re-investment of any trust funds. It is their policy to exchange securities, either where they believe the securities are selling sufficiently high to warrant taking a profit for the trust or

(Continued on Page 46)



Physicians tell us:

That in the case of stings or bites of insects, Listerine freely applied in full strength will mitigate pain, prevent excessive swelling and in a great measure counteract the poison effect.

Enclosed with every bottle of Listerine, there is a circular discussing in detail the many uses of this product. We believe you will be interested in giving this circular a careful reading.

LISTERINE

—the safe antiseptic

Made by

**Lambert Pharmacal
Company**

NEW YORK ST. LOUIS
TORONTO PARIS LONDON
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Also makers of Listerine Tooth
Paste, Listerine Throat Tablets
and Listerine Dermatic Soap

A lack of secretion in the intestines is one of the principal causes of chronic constipation.

PRUNOIDS

given at night over a period of one week will increase glandular activity without exciting pronounced peristalsis and will gradually overcome this form of constipation.

Prunoids are made of Phenolphthalein (one and one-half grains in each) Cascara Sagrada, DeEmetinized Ipecac and Prunes.

* * * * *

When the heart has been weakened from prolonged overwork and strain,

CACTINA PILLETS

A Preparation of the Mexican Night Blooming Cereus may be safely and effectively prescribed.

Thus employed, Cactina gradually improves the nutrition and tone of the heart muscle, restores the cardiac rhythm and renders the heart more resistant to irritating influences. Cactina is a true cardiac tonic without cumulative effect.

Samples to Physicians Only

We will be glad to send a liberal sample of either or both of the above products to any physician returning this coupon with his Prescription blank.

(..) Prunoids.

(..) Cactina Pillets.

Sultan Drug Company
St. Louis, Mo.

When hepatic secretion is suppressed, in whole or in part, the process of digestion ceases to work smoothly and after a time the sufferer seeks professional advice.

Among the several agents recommended

CHIONIA

A Preparation of Chlonanthus Virginica

has won a position of prominence. It has been in use for so many years that practically the entire profession is acquainted with its value as an hepatic stimulant. Prepared exclusively for Physicians' Prescriptions.

* * * *

It is a fact that the combination of the five Bromides of Potassium, Sodium, Ammonium, Calcium and Lithium presented in a pure and eligible form has decided advantages over the single salts. It is also a fact that the bromide treatment can be pressed to much greater extent through the use of

PEACOCK'S BROMIDES

than is possible with the single salts.

Each fluid drachm contains 15 grains of the purest bromides of potassium, sodium, ammonium, calcium and lithium.

.....
We will be glad to send a liberal sample of either or both of the above products to any physician returning this coupon with his Prescription blank.

(..) Chionia.

(..) Peacock's Bromides.

Peacock Chemical Co.
St. Louis, Mo.

Safeguarding Capital and Interest

(Continued from Page 44)

where general conditions make it advisable to sell and re-invest in a different security. The securities in each trust account are kept diversified when bonds are held. While the problem of income yield is never lost sight of, safety of principal is always the chief consideration.

In addition to the Trust Investment department, the large trust companies also employ Trust Investment Committees of their officers and directors. The recommendations of the investment department must be passed on by these committees, thus bringing the best business discretion of the community to bear upon each individual investment problem.

In estimating the net yield of a trust, trustees fees and taxes must be taken into consideration. The tax will depend upon the taxable status of the one receiving the income. It is considered good practice for the trustee to take this status into consideration in selecting investments, both with respect to personal property tax and income tax.

The trustees fees vary in the different states. The fees on a trust created under a will are fixed by state law. The fees on a trust entered into by a trust deed are fixed by agreement, and are governed by the work and responsibility involved. With the Fidelity Union Trust Company this fee would ordinarily be 5 per cent. on income and 1½ per cent. on principal if the trust were under \$50,000. If it were over, the fee would be 5 per cent. on the income for the first ten years, 3 per cent. thereafter and 1 per cent. on principal.

Thus if the trust were \$30,000,

invested at $5\frac{1}{2}$ per cent, the annual income would be \$1,650 against which a fee of \$82.50 would be charged. If the trust ran for the life of the maker and thereafter for the life of his wife, there would be an additional fee of \$450 taken at her death. Nothing would be charged at the death of the maker. Further, there would be no executor's fees such as would be charged if the estate passed to the wife by will.

In discussion income yield on a trust in an article designed for general circulation, it is difficult to generalize even as much as had been done here. If a man would have a specific answer to a particular problem, he would do well to lay his problem before a trust officer. An answer can easily be given him on the basis of the specific facts and conditions that exist.

A trust fund does not offer promise of fabulous return. It does offer a slightly higher yield than can be obtained from any other plan of investment affording an equal degree of safety.

Trusts are a form of financial protection which unfortunately has been too little known and whose wider utilization would have a profound influence on the family fortunes of our country. In the case of widows and children, it affords the only adequate means of protection, where property left unprotected is usually so quickly dissipated. In the case of professional and business men it affords a positive way to build up an estate. Not so spectacular a way perhaps as the speculative way, but a way that is sure and full of satisfaction.

The old village store which sold everything in the world has moved to town and calls itself a drug store.

Those Patients of Yours

Obstinate in their constipation and just as obstinate in determination to treat themselves. Isn't it better that they should take a remedy you know about than one of the many cathartic 'mysteries' the drug store shelf offers?

Feen-a-mint

The Chewing Gum
LAXATIVE

contains pure phenolphthalein. The medication is incorporated in chewing gum form, the ideal way because phenolphthalein—to become effective as a laxative—requires thorough admixture with the saliva and other digestive juices. When taken in tablet form, in spite of explicit directions that thorough chewing is needed, it is rarely done. In consequence, results are neither uniform nor sure in relief of constipation.

Feen-a-mint offers this new laxative remedy in its most perfect form. The user automatically chews the sugar coated gum, derives fullest benefit from the medication and then expels the remainder as he would ordinary chewing gum. He always gets the effect of a proven, legitimate remedy that you know about and often prescribe in other forms.

We want you to get acquainted with Feen-a-mint, and upon request will gladly forward a full sized package for your professional judgment.

Medical Division

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Tours and Cruises for Physicians and Patients

These brief paragraphs tell of booklets and circulars which give interesting information about tours, cruises and places to go. We publish them for the convenience of physicians who are interested in travel either for their patients or themselves.

"Travel Guide" is the name of a booklet published by the American Express Co., Travel Department, 61 Broadway, New York City, N. Y. It contains 96 pages of condensed information, including fares between various important cities; baggage regulations through United States and Canada; baggage to Foreign Points; domestic lake and river lines; coastwise steamship lines; Transatlantic steamship lines; West Indies, Central and South America lines; Trans-Pacific lines and Around the World lines.

International Mercantile Marine Co., 1 Broadway, New York, N. Y., has published a circular describing the new **Tourist Third Class Cabin** trips to Europe. It includes detailed descriptions of the accommodations offered on various ships and a large map of Great Britain and Western European countries, indicating points of interest and distances between them.

Physicians planning their fall hunting trips will be interested in a circular issued by the Munson Steamship Lines, 67 Wall Street, New York, N. Y., describing their service between Boston and Halifax and St. John's. It contains a list of Nova Scotia and Newfoundland hotels and boarding houses, with names of proprietors and rates.

"Champery and the Dent Du Midi—Switzerland" is the title of a very attractive booklet rendered in sepia and containing very artis-

tic views of the Champery district of Switzerland. Copies may be obtained from the Swiss Federal Railways, 241 Fifth Avenue, New York, N. Y.

A very interesting little booklet has been issued by the French Line, 19 State Street, New York, N. Y., describing their boats and service throughout the world. It is entitled "**French Line — World Wide Operations.**"

"Scribner's Handbook of Travel" is a condensed 136-page booklet containing a great deal of general information on the subject of travel, and is indexed so that one may turn directly to the particular information desired. Copies on request to Charles Scribner's Sons, 597 Fifth Avenue, New York, N.Y.

"Around South America" is the title of a pamphlet describing four different tours to South American countries. It is issued by the Pan American Line, Munson Steamship Line, 67 Wall Street, New York.

"Coast to Coast—California and New York Via. the Isthmus" is the title of a pamphlet describing the service of the Panama Pacific Line between New York and San Antonio, Los Angeles and San Francisco. It contains many attractive illustrations, some in color showing places covered enroute and the accommodations offered by the boats. Copies on request to the above company at 1 Broadway, New York, N.Y.

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Cream of Nujol with Agar is an effective lubricant in all types of intestinal stasis. During its passage along the intestinal tract it mixes with and softens the feces. Thus the fecal waste is kept soft, and is passed easily through the sys-

tem and evacuated without straining.

This preparation contains no cathartic, saccharin or sugar ingredient. It may be prescribed with perfect safety for obese or diabetic patients.

Where no aversion to the taste of plain Liquid Petrolatum exists, Nujol will be found the ideal intestinal lubricant.

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